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**REPUBLIKA E SHQIPËRISË**  
**AUTORITETI I KONKURRENCËS**

**PRESS RELEASE**

**The Competition Authority invites all borrowers of second-tier banks to contribute information on how they selected the insurance company with which they obtained life insurance for the loans granted during the period 2021–2025.**

The Competition Authority is at an advanced stage of the in-depth investigation concerning the practices of second-tier banks in the market for life insurance linked to loans.

The main objective of this investigation is to strengthen competition through the existence of a free and competitive market, where borrowers have the opportunity to freely choose the best available offer.

The investigation covers the period 07.11.2021 to 26.03.2025 and aims to verify the circumstances in which borrowers have obtained life insurance for their loans during this period.

As part of this process, the Competition Authority invites any borrower who has taken out a loan and paid in relation to life insurance for the loan, to voluntarily provide information and evidence on their experience. In particular, borrowers are required to inform the Authority of any case where:

- 1. they were not given the opportunity to freely choose a life insurance company, or;**
- 2. they consider that they have had obstacles or obligations imposed by banks regarding this choice.**

Citizens' contributions are of particular importance in enabling a thorough, fair, and transparent investigation in protection of free and fair competition in the market.

Borrowers who wish to share their information may approach the Competition Authority in person or contact us at the official email address: [competition@caa.gov.al](mailto:competition@caa.gov.al)